

IN THE CLAIMS

Please cancel claims 4 – 10 and 15 - 24, add claim 25, and further amend the claims as indicated below.

1. (currently amended) A system for assessing risk, comprising:

a processor; and

a medium that contains instructions that when read by said processor, cause said processor to provide functions of:

(a) a user interface to receive requests and customer account information to be stored in a portfolio in a first database;

~~(b) a risk assessment manager that provides application functions, services and portfolio analysis based on said requests;~~

(b) (e)-a data integration component that matches a company in said portfolio to a unique corporate identifier, and provides access to at least a second database;
and

(c) (d)-a corporate linkage component that provides to said risk assessment manager, based on said unique corporate identifier, links said company to a related company; and

(d) a risk assessment manager that:

provides application functions, services and portfolio analysis based on said requests;

accesses said second database, via said data integration component, to obtain information about said related company; and

determines a total investment in accounts receivable with a for said company and its said related companies company, for use by said risk assessment manager in determining and a total risk exposure based on said portfolio.

2. (original) The system according to claim 1, wherein said risk assessment manager comprises:

a scoring component that provides a risk score based on said portfolio.

3. (original) The system according to claim 1, wherein said risk assessment manager comprises:

a transfer component to import and export data to and from said first database.

4 – 24. (canceled)

25. (new) The system of claim 1,

wherein said information about said related company includes financial data presented in a first currency,

wherein said medium also contains instructions that cause said processor to perform a function of a currency converter that converts said financial data presented in said first currency into financial data presented in a second currency, and

wherein said risk assessment manager determines said total investment in accounts receivable in terms of said second currency.